

who they might be playing that weekend, but team B, by getting that luxury box money, drives up the salary cap, not just for them but for everybody. So team A has their costs go up. So it is almost like being on a treadmill.

The NFL has created a system by which everybody has a real incentive to go out and build luxury boxes. What that means is they are either going to build them in the home coliseum or the home park, or they are going to make the incentive to move somewhere else.

So the NFL has created a situation with this structure that really puts a premium on movement, and I do not think it is in the best interest of football. Again, it is something that the NFL should change and can change themselves, and I think it is a fair representation of Commissioner Tagliabue's testimony yesterday that he simply did not disagree with this at all.

Mr. President, let me conclude by stating that the thing that I have found most interesting in the last several weeks in regard to the controversy surrounding the Cleveland Browns' reported move to Baltimore has not been the reaction of fans in Ohio—and that has been absolutely unbelievable. People are up in arms. But we sort of expected that. What I think is interesting is that people across this country, who are sports fans, and who are not Browns fans, have looked at this and said this is not right, something is wrong, there is a problem. Maybe this move or attempt to move by the Browns to Baltimore is sort of, or should be, a wakeup signal to the NFL that something is absolutely wrong.

Mr. President, the NFL has a nine-point criteria. I think they should apply that nine-point criteria to determine if this move—I think they would, if they applied the nine-point criteria, determine this move is not right, does not fit the criteria, and should not take place, and is not in the best interest of football.

I believe that the bill that Senator GLENN introduced, that I have cosponsored, today will help in this situation. It will help the NFL do what it should do anyway, and is one more step toward trying to rectify a situation in professional football and other professional sports that is really very much out of hand and out of control.

I will be talking more about this on the floor in the weeks to come, Mr. President. I thank the Chair and the Senate for the additional time, and I yield back.

By Mr. BIDEN:

S. 1440. A bill to amend the Social Security to increase the earnings limit, and for other purposes; to the Committee on Finance.

#### SOCIAL SECURITY EARNINGS LIMIT LEGISLATION

• Mr. BIDEN. Mr. President, today I am introducing legislation that would

increase the Social Security earnings limit—the amount that senior citizens can earn before they start losing Social Security benefits.

As my colleagues know, the earnings limit is currently \$11,280, and it is increased each year for inflation. For seniors between the ages of 65 and 69, every \$3 earned over that limit means a \$1 reduction in Social Security benefits.

It is almost hard to believe this issue is still around. I remember back in my first term in the Senate—in 1977—when I introduced similar legislation. At the time, the earnings limit was \$3,000, and I tried to increase it to \$6,000. I was prompted to do so in part because of a Delaware woman who came up to me at a meeting and told me that she was breaking the law.

I wondered what crime could this sweet, frail, elderly woman be guilty of. And, she told me. She had a part-time job and was being paid in cash so that she would not have to report her income and thereby lose her Social Security benefits. She needed both to survive financially.

In the years since then, I have heard other stories—they are practically endless.

Imagine an elderly couple whose adult child develops some medical problem. Like most parents, they want to help their child—they do not abandon their parental instincts and concern just because they have turned 65. But, to meet the costs of caring for their child, they need to go back to work—and as a result, they will lose some of their Social Security benefits.

Or imagine the case—and it happens all too often—where the husband dies. And the wife, who he supported financially, now faces a dilemma. Her widow's Social Security benefits are not enough. She must get a part-time job to maintain a living. So, she goes to work, but loses part of her Social Security benefits.

Or imagine those senior citizens who just want to supplement their Social Security income—so they do not become dependent on welfare or on their own children, who are facing a financial squeeze of their own between their mortgages and putting their kids through college. Those seniors who want to ensure that they do not become dependent on others are penalized by having their Social Security benefits reduced.

Mr. President, these stories illustrate the perversity of a low Social Security earnings limit. It discourages some seniors from working, penalizes other seniors for working, and makes criminals of some seniors who need both a paycheck and a Social Security check to survive. This is not right.

So why does this policy even exist? Well, believe it or not, at one time, it had a very legitimate purpose.

In the midst of the Great Depression roughly 60 years ago, unemployment was rampant. And, the plain fact was, we wanted senior citizens out of the

work force so that there would be more jobs for young workers with young families. That is part of the reason why Congress created the Social Security earnings limit—to discourage seniors from working.

A legitimate rationale at the time. But not today. Today, unemployment stands at a low 5.5 percent. And, the American economy, with a shrinking labor pool, is facing competition within an ever expanding global marketplace.

So, just when we need experienced workers in the labor force, we are wasting the greatest source of experience—our senior citizens. Just when we should be encouraging seniors to stay in the work force, many elderly workers are better off earning less than earning more. These are seniors who wish to work—in some cases, must work—who would work hard, and who could add millions of dollars to our economy. But, many are not working because the Social Security earnings limit penalizes them for doing so.

This is simply not fair to our seniors, and it is not good for this country. We should not penalize anyone for wanting to work and for wanting to supplement their income. And, we should not make criminals of those who do.

Now, unlike some of my colleagues, I do believe that some earnings limit still has a place. Social Security is, after all, a retirement program, not a reward for becoming old. But, an earnings limit set at \$11,280 simply has no rational basis whatsoever. And those it hurts are too often those who are already struggling.

I find it interesting that the effect of such a low earnings limit is that working, middle-class seniors are penalized. They lose part of their Social Security benefits. But, the wealthy are treated differently. The elderly Donald Trumps and the elderly Ross Perots of the country have far greater incomes than \$11,280, but they get those incomes from investments and unearned income. Therefore, they do not face the reduction in Social Security benefits that the middle-class faces.

This needs fixing. So, Mr. President, the legislation I am introducing today would increase the Social Security earnings limit to \$14,500 next year and then gradually increase it over the following 6 years until the limit reaches \$30,000 in the year 2002. In other words, seniors could earn up to \$30,000 per year before their Social Security benefits begin to be reduced.

Earlier this month, the Senate debated and failed to pass similar legislation introduced by Senator MCCAIN. I want to commend the Senator from Arizona for his dedication to this issue over the last several years. And, I say to my colleagues that the bill I am introducing today is the same as the Senate considered—and unfortunately rejected—a few weeks ago, except in a couple of respects.

First, my bill would also apply the increase in the earnings limit to blind

recipients of Social Security benefits. Currently, blind individuals aged 55 and over qualify for Social Security disability benefits if their earnings are below the level of the retirement earnings limit. My proposal would retain this parallel treatment between the retired and the blind.

The second major difference between my bill and the earlier McCain legislation is that my bill does not include an offset. I believe we must find a way to pay for this bill. But, it was clear that the vote to defeat an increase in the earnings limit earlier this month was based in part on the proposed offset. So, my hope is that by not specifying an offset now, we can work together in a bipartisan fashion to find a suitable way to pay for the costs of this proposal and increase the Social Security earnings limit.

Mr. President, those senior citizens who want to work and those who must work to make ends meet should be honored and commended, not penalized by the Social Security system. I urge my colleagues to support this legislation.

#### ADDITIONAL COSPONSORS

S. 673

At the request of Mrs. KASSEBAUM, the name of the Senator from Mississippi [Mr. LOTT] was added as a cosponsor of S. 673, a bill to establish a youth development grant program, and for other purposes.

S. 704

At the request of Mr. SIMON, the name of the Senator from Kansas [Mrs. KASSEBAUM] was added as a cosponsor of S. 704, a bill to establish the Gambling Impact Study Commission.

S. 706

At the request of Mr. HARKIN, the name of the Senator from Illinois [Mr. SIMON] was added as a cosponsor of S. 706, a bill to prohibit the importation of goods produced abroad with child labor and for other purposes.

S. 969

At the request of Mrs. KASSEBAUM, the name of the Senator from Kentucky [Mr. MCCONNELL] was added as a cosponsor of S. 969, a bill to require that health plans provide coverage for a minimum hospital stay for a mother and child following the birth of the child, and for other purposes.

S. 1228

At the request of Mr. D'AMATO, the name of the Senator from Michigan [Mr. LEVIN] was added as a cosponsor of S. 1228, a bill to impose sanctions on foreign persons exporting petroleum products, natural gas, or related technology to Iran.

S. 1245

At the request of Mr. ASHCROFT, the name of the Senator from Alaska [Mr. STEVENS] was added as a cosponsor of S. 1245, a bill to amend the Juvenile Justice and Delinquency Prevention Act of 1974 to identify violent and hard-core juvenile offenders and treat them as adults, and for other purposes.

S. 1271

At the request of Mr. CRAIG, the name of the Senator from Alabama [Mr. HEFLIN] was added as a cosponsor of S. 1271, a bill to amend the Nuclear Waste Policy Act of 1982.

At the request of Mr. HELMS, his name was added as a cosponsor of S. 1271, *supra*.

#### AUTHORITY FOR COMMITTEES TO MEET

##### COMMITTEE ON ENERGY AND NATURAL RESOURCES

Mr. ASHCROFT. Mr. President, I ask unanimous consent that the Committee on Energy and Natural Resources be granted permission to meet during the session of the Senate on Thursday, November 30, 1995, for purposes of conducting a full committee business meeting which is scheduled to begin at 9:30 a.m. The purpose of this meeting is to consider pending calendar business.

The PRESIDING OFFICER. Without objection, it is so ordered.

##### COMMITTEE ON FINANCE

Mr. ASHCROFT. Mr. President, I ask unanimous consent that the Committee on Finance be permitted to meet Thursday, November 30, 1995, beginning at 10 a.m. in room SD-215, to conduct a confirmation hearing on nominees currently pending before the committee.

The PRESIDING OFFICER. Without objection, it is so ordered.

##### COMMITTEE ON FOREIGN RELATIONS

Mr. ASHCROFT. Mr. President, I ask unanimous consent that the Committee on Foreign Relations be authorized to meet during the session of the Senate on Thursday, November 30, 1995, at 10 a.m.

The PRESIDING OFFICER. Without objection, it is so ordered.

##### COMMITTEE ON THE JUDICIARY

Mr. ASHCROFT. Mr. President, I ask unanimous consent that the Committee on the Judiciary be authorized to hold a business meeting during the session of the Senate on Thursday, November 30, 1995, at 10 a.m. in SD-226.

The PRESIDING OFFICER. Without objection, it is so ordered.

##### COMMITTEE ON THE JUDICIARY

Mr. ASHCROFT. Mr. President, I ask unanimous consent that the Committee on the Judiciary be authorized to meet during the session of the Senate on Thursday, November 30, 1995, at 2 p.m., in room 226 Senate Dirksen Office Building to consider nominations.

The PRESIDING OFFICER. Without objection, it is so ordered.

##### SELECT COMMITTEE ON INTELLIGENCE

Mr. ASHCROFT. Mr. President, I ask unanimous consent that the Select Committee on Intelligence be authorized to meet during the session of the Senate on Thursday, November 30, 1995, at 9:30 a.m. to hold a closed hearing regarding intelligence matters.

The PRESIDING OFFICER. Without objection, it is so ordered.

#### ADDITIONAL STATEMENTS

(At the request of Mr. DASCHLE, the following statement was ordered to be printed in the RECORD.)

#### THE CHARITABLE GIVING PROTECTION ACT

• Mr. DODD. Mr. President, last night the Senate passed the Charitable Giving Protection Act, which Senator HUTCHISON and I originally introduced earlier this year. This legislation will help charities use contributions effectively and ensure that these vital organizations can continue their good work. I commend Senator HUTCHISON for her diligent efforts and thank all of my colleagues for their help in passing this legislation in the Senate.

Every day across this country, charitable organizations help millions of Americans. Whether its giving disadvantaged children meals or clothing, providing shelter to the homeless, or working to support the educational and medical needs of the less fortunate, charities help weave a stronger social fabric for our Nation.

Regrettably, the benevolent endeavors of charities have been jeopardized by a lawsuit, *Ozee* versus American Council on Gift Annuities, currently before a Federal district court in Texas. That lawsuit, which has been certified as a class action against almost 2,000 charities, asks that all money donated to charities through charitable gift annuities be returned, along with double that amount in damages. I have heard from a broad spectrum of charitable organizations in Connecticut and they fear that this lawsuit will undermine their work.

Over the years, charities have used gift annuities as a means of making it easier for people to donate money. Generally, these transactions work as follows: A person donates money or some other asset to a charity and receives a tax deduction. The charity then invests the money and makes fixed, periodic payments to the donor. When the donor dies, the remainder of the gift goes to the charity. These arrangements help both donors and charities, and it was never the intent of Congress to unduly restrict their use.

In order to ensure that the lawsuit does not bankrupt charities and to facilitate the work of charities in the future, the Charitable Giving Protection Act clarifies Federal law. The legislation provides that the activities of charities relating to charitable gift annuities do not violate antitrust law. It also codifies certain exemptions that the Securities Exchange Commission has recognized for charitable organizations that pool and invest donations.

However, none of these changes would make it easier for charities to commit fraud. The legislation would not change the antifraud provisions in Federal securities law or affect Federal tax laws relating to fraud. People could still bring appropriate lawsuits against